

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICE OF LEE M. PERLMAN 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	
In RE:	Case No.: 19-27085-MBK
Temeko & Michelle Foster	Judge: Kaplan
	Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Caliber Home Loans
_____, creditor,
A hearing has been scheduled for 4/13/2022, at 9:00am.

____ Motion to Dismiss filed by the Chapter 13 Trustee.
A hearing has been scheduled for _____, at _____.

____ Certification of Default filed by _____.
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)
____ Payments have been made in the amount of \$_____, but have not been
accounted for. Documentation in support is attached.

____ Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

X Other (explain your answer):

We are in the process of obtaining a loan modification. Caliber has informed us that due to the high volume of customers requesting loan modifications, it is taking longer to receive an offer letter. One will be provided once it is received.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 3/24/2022

/s/ Temeko Foster
Debtor's Signature

Date: 3/24/2022

/s/ Michelle Foster
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.